

Atty. Docket No.: CSHE.P007

Serial No. 10/044,289

IN THE CLAIMS

Amend the claims as indicated below.

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DEC 05 2006

- 1 1. (Currently Amended) A method implemented by a financial analysis
- 2 system, the method comprising:
 - 3 identifying multiple financial accounts associated with a user, wherein the
 - 4 multiple financial accounts are with a plurality of financial institutions;
 - 5 presenting the user with a plurality of modes of operation that, each of which can
 - 6 be associated with one of the plurality of financial institutions, wherein the user has user
 - 7 authentication data for each of the plurality of financial institutions, and each financial
 - 8 account, wherein the plurality of modes of operation define different trust options for
 - 9 handling sensitive data associated with the user, wherein each mode directs the financial
 - 10 analysis system to handle user authentication data received from the user in a specified
 - 11 manner, the modes comprising,
 - 12 a low trust mode that directs the financial analysis system to temporarily
 - 13 use the user authentication data received from the user without storing the data; and
 - 14 a plurality of higher trust modes that each direct the financial analysis
 - 15 system to store the user authentication data;
 - 16 receiving a selection of a mode from the user for each of the multiple financial
 - 17 institutions; accounts, wherein the selection is one of the plurality of modes of operation;
 - 18 and
 - 19 associating a selected mode with each of the plurality of financial institutions;
 - 20 storing financial institution data for each of the plurality of financial institutions,
 - 21 comprising data which may be used to locate and communicate with each of the plurality
 - 22 of financial institutions;
 - 23 storing the associated modes; and
 - 24 handling the user authentication sensitive data associated with each of the plurality
 - 25 of financial institutions as directed by account the user in accordance with an associated
 - 26 mode each time the financial analysis system accesses one of the multiple financial
 - 27 institutions on behalf of the user, the selected mode of operation.

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1 2. (Currently Amended) A method as recited in claim 1 wherein the plurality
2 of higher trust modes comprises a moderate trust mode that directs the financial analysis
3 system to encrypt the user authentication data, and store the encrypted user authentication
4 datamodes include a low trust option for handling sensitive data associated with the user,
5 the low trust option configured to retrieve sensitive data from the user each time the user
6 requests a service requiring the sensitive data.

1 Claim 3 Canceled.

1 4. (Currently Amended) A method as recited in claim 1 wherein the plurality
2 of higher trust modes comprises a high trust mode that directs the financial analysis
3 system to encrypt the user authentication data using two-way encryption, and store the
4 encrypted user authentication datamodes include a high trust option for handling sensitive
5 data associated with the user, the high trust option configured to retrieve sensitive data
6 from the user and store the sensitive data in an encrypted format for future use.

1 Claim 5 Canceled.

1 6. (Currently Amended) A method as recited in claim 2-4 wherein the
2 moderate trust mode directs the financial analysis system to encrypt the user
3 authentication data using one-way encryptionplurality of modes include a moderate trust
4 option for handling sensitive data associated with the user, the moderate trust option
5 configured to retrieve sensitive data from the user and store the sensitive data in an
6 encrypted format using a password known only to the user.

1 Claim 7 Canceled.

1 8. (Currently Amended) A method as recited in claim 1 further comprising
2 associating assigning a default mode with of operation to each financial account if the
3 user does not select a valid mode of operation.

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1 Claim 9 Previously canceled.

1 10. (Currently Amended) A method comprising:
2 identifying multiple financial accounts associated with a user, wherein the
3 multiple financial accounts are with at least one financial institution;
4 presenting the user with a low trust mode of operation that can be associated with
5 the at least one financial institutionaccount, wherein the low trust mode of operation
6 comprises retrieving retrieves sensitive data from the user each time the user requests a
7 service requiring the sensitive data, wherein the sensitive data is required to access the at
8 least one financial institution as the user;
9 presenting the user with a high trust mode of operation that can be associated with
10 at least one financial institutionaccount, wherein the high trust mode of operation
11 comprises storing in an encrypted format, remote from the at least one financial
12 institution, the stores sensitive data received from the user in an encrypted format;
13 receiving a selection from the user indicating one of the low trust mode two
14 modes of operation and the high trust mode for each of the multiple financial
15 institutionsaccounts; and
16 storing, remote from the at least one financial institution, data identifying each of
17 the multiple financial accounts, financial institution data for each of the at least one
18 financial institutions, and a selected mode associated with each of the multiple financial
19 institutions;
20 receiving a request from the user to access one of the at least one financial
21 institutions; and
22 in response, communicating with the at least one financial institution, and
23 handling the sensitive data received from the user associated with each financial account
24 the user in accordance with the selected mode of operation associated with the financial
25 institution.

1 11. (Currently Amended) A method as recited in claim 10 further comprising
2 presenting the user with a moderate trust mode of operation that can be associated with at

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3 least one financial institutionaccount, wherein the moderate trust mode of operation
4 stores sensitive data from the user in an encrypted format using a password known to the
5 user; and wherein receiving a selection from the user includes receiving a selection
6 indicating one of the low trust mode, the high trust mode, and the moderate trust
7 mode~~three modes of operation~~ for each of the multiple financial institutionaccounts.

1 Claim 12 Previously canceled.

1 13. (Currently Amended) A method as recited in claim 10 further comprising
2 associating assigning a default trust mode with to each financial institutionaccount for
3 which the user does not select a valid mode.

1 14. (Original) One or more computer-readable memories containing a
2 computer program that is executable by a processor to perform the method recited in
3 claim 10.

1 15. (Currently Amended) A method comprising:
2 identifying multiple financial accounts associated with a user, wherein the
3 multiple financial accounts are with a plurality of financial institutions;
4 presenting the user with a moderate trust mode of operation that can be associated
5 with at least one of the plurality of financial institutions~~account~~, wherein the moderate
6 trust mode operation comprises the storing of stores sensitive data from the user in ~~an~~ a
7 one-way encrypted format, remote from the plurality of financial institutions, using a
8 password known to the user;
9 presenting the user with a high trust mode of operation that can be associated with
10 at least one of the plurality of financial institutions~~financial account~~, wherein the high
11 trust mode of operation comprises storing, remote from the plurality of financial
12 institutions, stores sensitive data received from the user in a two-way encrypted format;
13 receiving a selection from the user indicating one of the moderate trust mode and
14 the high trust mode two modes of operation for each of the plurality of financial
15 institutionsmultiple financial accounts; and

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16 handling sensitive data associated with each financial account of the user at the
17 financial institution in accordance with the selected mode of operation associated with the
18 financial institution.

1 16. (Original) One or more computer-readable memories containing a
2 computer program that is executable by a processor to perform the method recited in
3 claim 15.

1 17. (Currently Amended) A method comprising:
2 identifying multiple financial institutions financial accounts associated with a
3 which a user has financial accounts;
4 presenting the user with a moderate trust mode of operation that can be associated
5 with at least one of the multiple financial institutions financial account, wherein the
6 moderate trust mode of operation comprises storing, remote from the multiple financial
7 institutions, stores sensitive data from the user in an encrypted format using a password
8 known to the user;
9 presenting the user with a low trust mode of operation that can be associated with
10 at least one of the multiple financial institutions financial account, wherein the low trust
11 mode of operation comprises the financial analysis system retrieving retrieves sensitive
12 data from the user each time the user requests a service requiring the sensitive data;
13 receiving a selection from the user indicating one of the moderate trust mode and
14 the low trust mode two modes of operation for each of the multiple financial
15 institutions financial accounts; and
16 storing data identifying each of the multiple financial accounts, financial
17 institution data for each of the at least one financial institutions, and a selected trust mode
18 associated with each of the multiple financial institutions;
19 receiving a request from the user to access one of the multiple financial
20 institutions; and
21 in response, communicating with the financial institution, and handling sensitive
22 data associated with each financial account of the user at the financial institution in
23 accordance with the selected mode of operation associated with the financial institution.

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1 18. (Original) One or more computer-readable memories containing a
2 computer program that is executable by a processor to perform the method recited in
3 claim 17.

1 19. (Currently Amended) One or more computer-readable media having
2 stored thereon a computer program that, when executed by one or more processors,
3 causes the one or more processors to:

4 identify multiple financial accounts associated with a user, wherein the multiple
5 financial accounts are with a plurality of financial institutions;
6 present the user with a plurality of modes of operation that, each of which can be
7 associated with one or more of the plurality of financial institutions, each financial
8 account, wherein the plurality of modes of operation define different trust options for
9 handling sensitive data associated with the userwherein each mode directs a server
10 remote from the plurality of financial institutions to handle the sensitive data in a
11 particular manner, and wherein the sensitive data comprises user login data used to access
12 accounts online at one of the plurality of financial institutions;

13 receive a selection of a mode from the user for each of the multiple financial
14 institutionsaccounts, wherein the selection is one of the plurality of modes of operation;
15 and

16 associate a selected mode with each of the multiple financial institutions;
17 store,

18 financial institution data for each of the plurality of financial institutions,
19 comprising data which may be used to locate and communicate with the plurality of
20 financial institutions;

21 data identifying the multiple financial accounts; and
22 the associated modes; and

23 processhandle the sensitive data associated with each of the plurality of financial
24 institutionsfinancial account the user in accordance with an associated mode each time
25 the user accesses one of the plurality of financial institutionsthe selected mode of
26 operation.

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1 20. (Currently Amended) One or more computer-readable media as recited in
2 claim 19 wherein the plurality of modes of ~~operation~~ include a low trust mode option for
3 handling sensitive data associated with the user, the low trust mode option configured to
4 retrieve the sensitive data from the user each time the user requests a service requiring the
5 sensitive data.

1 21. (Currently Amended) One or more computer-readable media as recited in
2 claim 20 wherein the low trust mode option does not persistently store the sensitive data
3 after the requested service requiring the sensitive data is complete.

1 22. (Currently Amended) One or more computer-readable media as recited in
2 claim 19 wherein the plurality of modes of ~~operation~~ include a high trust mode option for
3 handling the sensitive data associated with the user, the high trust mode option
4 ~~configured to retrieve comprising retrieving~~ retrieving the sensitive data from the user and storing
5 ~~store~~ the sensitive data in an- a two-way encrypted format.

1 23. (Currently Amended) One or more computer-readable media as recited in
2 claim 19 wherein the plurality of modes of ~~operation~~ include a moderate trust mode
3 ~~option~~ for handling the sensitive data associated with the user, the moderate trust mode
4 ~~option~~ configured to retrieve the sensitive data from the user and store the sensitive data
5 in an- a one-way encrypted format using a password known only to the user.